

After a Disaster: Spam May Scam

Have you received unsolicited email asking for a donation to help victims of Hurricane Katrina or with news about the disaster? If so, you may have been the target of a scam.

According to the Federal Trade Commission (FTC), the nation's consumer protection agency, some fraud artists are taking advantage of the disaster to rip-off people who want to help victims or who are looking for news about the hurricane.

Charity Spam

One hurricane-related scam involves requests for donations to bogus charities. Spammers send email claiming they are providing aid to victims and directing you to websites that look legitimate, reference well-known charities, or have names that sound similar to well-known, legitimate, and respected charitable organizations. In fact, the spammers keep most — or all — of the funds they collect for themselves.

If you get an email that interests you in helping those affected by the Hurricane, the FTC has these tips to help you give wisely:

- Donate to recognized charities you have given to before. Be on the alert for charities that seem to have sprung up overnight. They may be well-meaning, but they lack the infrastructure to provide assistance.
- Give directly to the charity, not to the solicitors for the charity. Solicitors take a portion of the proceeds to cover their costs and that leaves less for victim assistance.
- Do not give out personal or financial information — including your Social Security number or credit card and bank account numbers — to anyone who solicits a contribution from you. Scam artists use this information to commit fraud against you. Never send cash: there's no way to ensure that the organization received your donation.
- Check out any charities before you donate. Contact the Better Business Bureau's Wise Giving Alliance at **www.give.org**.

Katrina News Spam

Some computer hackers are pasting a snippet of news about the hurricane into an email, with a link to “read more.” If you click on the link, you may be unwittingly starting a process that secretly installs software giving the hackers control over your computer. It's called “spyware,” and it allows the hacker to access the data and programs on your computer, or even take control over computers and use them to send spam.

Computer security experts and federal officials say consumers should not click on links in, or reply to, unsolicited email offering news about Hurricane Katrina or asking for donations to help the victims. And

they caution consumers not to cut and paste any links from an unsolicited email message into their own Internet browsers. Scammers can make links look like they go to one place, but actually send computer users to a different site.

How can you detect spyware on your computer? Your computer may suddenly take a long time to run the programs you use; you may get random error messages; or you may find new and unexpected icons or toolbars on your screen.

How can you get rid of it? Security experts advise you to take three steps:

1. Get an anti-spyware program from a vendor you know and trust.
2. Set it to scan on a regular basis — at least once a week — and every time you start your computer, if possible.
3. Delete any software programs the anti-spyware program detects that you don't want on your computer.

For information about the hurricane, visit a government website or a news website that you know. Government websites have a “.gov” address. A good place to start is **www.firstgov.gov**.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit **www.ftc.gov** or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

FEDERAL TRADE COMMISSION	ftc.gov
1-877-FTC-HELP	FOR THE CONSUMER

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